



Order Filed on August 11, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-1(b)

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*Attorneys for Wilmington Savings Fund Society,
FSB, as Owner Trustee of the Residential Credit
Opportunities Trust V-D*

In Re:

Sarah L. Huntley,

Debtor.

Chapter: 13

Case No. 19-12685 (JNP)

Hearing: July 28, 2020

Recommended Local Form

☐ Followed

☒ Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 11, 2020

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Wilmington Savings Fund Society, FSB, as Owner Trustee
of the Residential Credit Opportunities Trust V-D

Applicant's Counsel Angela C. Pattison, Esq.

Property Involved ("Collateral"): 32 Hyacinth Lane, Winslow Township, New Jersey

Relief sought:

- ☒ Creditor's Certification of Default
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Certification of Default is resolved,
subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 1 monthly payment for July 1, 2020 in the amount of
\$699.79.
 - Less Suspense Balance of \$464.50.
- Total Arrearages Due \$235.29.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on August 1, 2020, regular post-petition monthly mortgage payments
shall continue to be made in the amount of \$699.79 or pursuant to any future
Notice of Payment Change duly filed by Secured Creditor.
- Debtor shall make an immediate payment in the amount of \$235.29 no later than
September 15, 2020.

3. All payments to the Secured Creditor shall be made to the following address:

FCI Lender Services, Inc.
P.O. Box 28720
Anaheim Hills, CA 92809

4. In the event of Default:

☒ In the event Debtor fails to make the immediate payment when due or the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorney's fees of \$200.00.

The fee is payable through the Chapter 13 Plan.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Sarah L. Huntley
Debtor

Case No. 19-12685-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db +Sarah L. Huntley, 32 Hyacinth Lane, Sicklerville, NJ 08081-2525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D apattison@hillwallack.com, hwbknj@hillwallack.com
Elizabeth K. Holdren on behalf of Creditor Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D eholdren@hillwallack.com, jhanley@hillwallack.com/hwbknj@hillwallack.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson on behalf of Debtor Sarah L. Huntley k_wilsonlaw@comcast.net, courtdocs_kwlaw@comcast.net/kwlawoffices@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7